**SPECIFICATION AMENDMENTS:**

These paragraphs are from page 24, line 13, to page 26, line 6.

Fig. 9 ~~Shows~~ shows the "swap my policy" feature. Here, a potential seller can enter minimal information, on a policy which is not already in the system. As noted, these include age, sex, height, weight, health status. They can be entered with a pull-down screen or window that enables the user to select from a number of different choices. This can be the manner in which the other choices function, as well. The user of the system can then either select "show current appraised value" or "calculate the appraised value". The former is only for the case where the user's policy ~~dated~~ data is already in the system, and is part of the tracking described in Fig. 8. The option to calculate appraised value will give an approximate range of values for the policy based on the information entered by the user, for policies that are not already in the system. As seen in Fig. 9, the user is also prompted to enter his current annual premiums, the number of years premiums are due, and the face amount of the policy. The calculation of the approximate ~~face~~ value is then done automatically, and in an ~~off-foot~~ output screen, as indicated in the drawing, the system ~~out-rhythms~~ algorithms will indicate ~~that these are a~~ the annual savings that could

be realized by selling the policy for the approximate ~~face~~ value and purchasing a new policy. This output is based on ~~none out rhythms~~ algorithms which have currently been used by life settlement brokers ~~"A, B, C, AND D in Fig. 1"~~ A, B, C and D in Fig. 1, for calculating ~~and~~ an approximate current value of an in force policy. It is based on not only ~~based in~~ information such as shown in the upper ~~information~~ part of Fig. 9, but also more detailed medical information, input after review of critical medical and personal information of the insured, including a review of actual medical records. The calculation is also based on typical ~~out rhythms~~ algorithms used by insurance underwriters to determine the premiums for a new insurance policy based on personal and medical history, etc. With the use of these two types of ~~out rhythms~~ algorithms, the software of the system can automatically make a comparison of current premiums ~~of~~ with a new policy, with the same face amount or a higher face amount for the policy, etc., and ~~Displayed~~ display this to a user who wants to explore selling his policy. Note that in Fig. 8, the option "notify me when it's time to sell", can be an automatic calculation based on the above description, with the two types of ~~out rhythms~~ algorithms in the system. The conclusion that the time is right to sell a policy being tracked ~~being~~ is based on economic ~~advantaged~~ advantage of the policy holder in the event of such sale and "swapping" of a policy for a new policy.